

Financial Privacy Notice

Rev. [12/15]

FACTS

WHAT DOES CAROLINA BANK DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- . Social Security Number and Credit Score
- . Credit History and Checking Account Information
- . Payment History and Employment Information

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information. The reasons CAROLINA BANK chooses to share and whether you can limit this sharing.

Reasons we can share your personal information	Does CAROLINA BANK share?	Can you limit this sharing?
For our everyday business purposes. such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes.. to offer our products and services to you	YES	NO
For joint marketing with other financial companies	NO	We Don't Share
For our affiliates' everyday business purposes.. information about your transactions and experiences	NO	We Don't Share
For our affiliates' everyday business purposes .. information about your creditworthiness	NO	We Don't Share
For our affiliates to market to you..	NO	We Don't Share
For nonaffiliates to market to you..	NO	We Don't Share

Questions?

Call 336-288-1898 or go to www.carolinabank.com

Who we are	
Who is providing this notice?	CAROLINA BANK
What we do	
How does CAROLINA BANK protect my personal information?	To protect your personal information from unauthorized access and use we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. In addition, all Carolina Bank Employees are governed by a code of conduct that includes the responsibility to protect your personal information We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your nonpublic personal information. All customer information is considered confidential.
How does CAROLINA BANK collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> . Apply for a loan or provide your mortgage information . Open an account or provide employment information . Give us your income information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> . sharing for affiliates' everyday business purpose information about your creditworthiness . affiliates from using your information to market to you . sharing for non-affiliates to market to you State Law and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. Carolina Bank does not have any affiliates
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies Carolina Bank does not share with non affiliates so they can market to you
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Carolina Bank does not have any joint marketing agreements